

CERTIFICATION OF NON-OWNER OCCUPANCY AND INDEMNITY

Lender: SAMPLE LENDER	Borrower: JANE SAMPLE
Date: February 26, 2026	Loan Number: 123

Borrower certifies to Lender, its agents, employees, successors and assigns the following:

1. Borrower has applied to Lender for a loan in the amount of **FIVE HUNDRED THOUSAND AND 00/100 DOLLARS (US \$500,000.00)** (the "Loan") secured by the real property at **456 anyblvd, anytown, CA 09877** (the "Property").
2. Lender has stressed the importance of knowing whether the Property will be occupied by Borrower.
3. Borrower certifies and represents to Lender that:
 - (a) No Borrower (or an immediate family member of such person) resides at the Property that will secure the Loan; and
 - (b) Borrower (or an immediate family member of such person) has no intention of ever making the Property securing the Loan his or her principal residence.
4. Borrower agrees to hold Lender harmless and agrees to defend, indemnify, protect and hold Lender and its agents, officers, contractors, and employees harmless from and against any and all claims asserted or liability established that arises from the falsity of any part of this declaration.

Borrower declares under penalty of perjury under the laws of the State of **California** that the foregoing is true and correct.

Dated: February 26, 2026

BORROWER:

JANE SAMPLE